



DEPARTMENT OF VETERANS AFFAIRS  
Regional Office  
1240 East Ninth Street  
Cleveland, OH 44199

September 22, 2004

In Reply Refer To: 325/263

**TO: VA Guaranteed Loan Homeowners**

**SUBJ: Storm and Flooding Damage Affecting Pennsylvania During the Month of September 2004**

1. During the month of September 2004, disaster recovery efforts in response to Tropical Depression Frances (September 8-9, 2004) and Tropical Depression Ivan (September 17, 2004) began and are continuing for areas affected by these storms in the Commonwealth of Pennsylvania. This letter applies to properties located in Pennsylvania that are now or that may become subject to disaster declarations as a result of these storms. Further, the VA procedures and policies described in this release also apply to future disaster declarations from other events. We have completed a review of our records and have determined that your property is in one of the areas declared a disaster area and that you may have been affected by the severe storms and flooding that began in September 2004.
2. If you suffered a loss, it is very important that you contact your lender as soon as possible regarding your loss. **You are not excused from making your regular monthly loan payments even if your home is not habitable.** You should discuss possible extension or reamortization of your loan if you are unable to make your payments on time. You should have your lender explain procedures regarding repairs to your property, payment to contractors, etc.
3. **Do not make a hasty settlement on insurance.** If possible, get at least two estimates from licensed contractors for cost of repairs or rebuilding. Insurance checks for personal property and living expenses should be made payable only to the homeowner. Checks for real property should be made payable to the homeowner and the mortgagee.
4. When the property is damaged but repairable, if possible, get the city engineer's office to make an inspection for **structural damage**. If a city engineer's inspection is not obtainable, an inspection by a licensed engineer should be obtained.
5. **Do not pay your loan in full** before checking with the Small Business Administration on a loan for the uninsured portion of your loss.
6. Contact this VA Regional Office regarding your loss. **If you are receiving VA checks, notify your local post office and this VA Regional Office of your change of address if you will not be receiving mail at your regular address.** The Veterans Service Center can be contacted at **1-800-827-1000**.
7. If you are a veteran who has a **Specially Adapted Housing Grant**, you should contact your VA Regional Office as soon as possible.
8. Be sure to check all sources, especially the Federal Emergency Management Agency, for maximum assistance available.
9. Finally, you may wish to contact the VA Cleveland Regional Loan Center at 1-800-729-5772 if you have additional questions concerning the payments on your home.

/s/

JAMES L. BRUBAKER, JR.  
Loan Guaranty Officer